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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Households' Use of Specific AFS By Bank Account Type

Application	Timing of AFS Use			Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Memo Items	Memo Items	Memo Items	Memo Items
Part												· · · · · ·	1				
Marche M		1 1	Households	Households Number	Households	Savings Accounts	Savings Accounts	Account	Account	Account	Account Only	Account Type Unknown Number	Account Type Unknown	Checking	Checking	Savings Account Number	Savings
Managements 18,000 1000		Number						Number	•	Number				Number	•		
March Colors 14,00 120 4460 45 5,790 7.1 666 5,90 3306 130 65 5.2 6,57 65 6,58 7.6 6,58 7.6 14,00 14	All Households	<u> </u>	100.0	` ′	100.0	80,924	100.0	, ,	100.0	, ,	100.0	, ,	100.0	` ′	100.0		100.0
Second Control Seco	Any AFS																
the first in the air of meaning and meanin	In last 30 days	14,470	12.0	4,490	45.5	5,720	7.1	862	36.2	3,303	13.0	96	5.2	9,057	8.5	6,583	7.9
Monteman	In last 2-12 months	16,139	13.4	1,920	19.4	9,394	11.6	435	18.3	4,245	16.7	144	7.8	13,666	12.8	9,835	11.8
Unescen 3.68 2 9 93 6 1 194 2 9 93 54 2 1 90 9 9 94 54 2 1 80 2 16 2 0 16 3 19 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	Not in the last 12 months	21,002	17.4	929	9.4	14,944	18.5	281	11.8	4,680	18.4	169	9.1	19,643	18.4	15,232	18.3
No-ther Many-Order	Never used	65,335	54.3	2,036	20.6	49,272	60.9	782	32.9	12,610	49.7	634	34.3	61,995	58.2	50,068	60.1
Non-State Clark Cl	Unknown	3,461	2.9	501	5.1	1,594	2.0	19	0.8	541	2.1	807	43.6	2,148	2.0	1,613	1.9
See Mary 1	Non-Bank Money Order																
Note in last 27 counts	In last 30 days	9,952	8.3	3,166	32.1	3,699	4.6	755	31.7	2,274	9.0	57	3.1	6,006	5.6	4,456	5.3
Nere used		12,127	10.1			7,029	8.7	311	13.1	2,998	11.8	110	5.9	10,044		7,345	8.8
Nor-Stark Charling	Not in the last 12 months	17,592	14.6	968	9.8	12,423	15.4	263	11.0	3,783	14.9	156	8.4	16,224	15.2	12,692	15.2
Nor-Bark Chesk Capating In New York Chesk Capating In Ne	Never used	77,817	64.6	3,516	35.6	56,513	69.8	1,039	43.7	15,928	62.8	820	44.3	72,566	68.1	57,566	69.1
In last 2-12 months 4,868 3.8 2,467 25.0 1,377 1.8 138 5.8 689 2.6 2.6 1.4 1,988 1.9 1,465 1.9 In last 2-12 months 4,866 3.9 1.190 13.1 2.004 2.5 14.0 5.9 1.180 4.7 2.3 1.12 3.198 3.0 2,146 2.6 Not in fine list 12 months 0,745 5.6 913 9.2 3.881 4.8 190 8.0 1,176 8.6 3.5 1.9 5.674 5.3 4.81 4.81 1.2701 3.88 1.00 8.0 1,176 8.6 3.5 1.9 5.674 5.3 4.81 4.81 1.2701 3.88 1.00 8.0 1.170 8.6 1.00 1.2 8.6 1.00 1.2 8.6 1.00 1.2 8.6 1.00 1.2 8.6 1.00 1.2 8.6 1.00 1.2 8.6 1.00 1.2 8.6 1.00 1.2 8.6 8.6 8.6 8.6 8.6 8.6 8.6 8.6	Unknown	2,920	2.4	546	5.5	1,260	1.6	11	0.5	395	1.6	708	38.2	1,668	1.6	1,272	1.5
In India 2/2 months	G																
No. in tell usts 12 months 0,745 0,86 101,889 104,66 104,750	•	1		1										1		,	1.8
New round Unknown 2,505 2,51 451 465 4,6 1,000 1,2 7,013 8,9 1,005 8,01 2,1472 84,6 1,066 87,1 94,352 88,6 74,632 88,6 1,007 1						•	2.5							1		•	2.6
Non-Bank Remillances	Not in the last 12 months	1 '								,				1			4.9
NoBank Remittances In load 30-days 1,766 1,766 1,5 386 3,0 383 1,550 1,9 3,0 1,766 1,0 1,766 1,0 1,766 1,0 1,766 1,0 1,766 1,0 1,766 1,0 1,766 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0	Never used	· ·		· · · · · · · · · · · · · · · · · · ·				1,905				,				•	89.6
In Instal 20 days In Instal 21 months	Unknown	2,501	2.1	451	4.6	1,000	1.2	7	0.3	332	1.3	710	38.4	1,346	1.3	1,007	1.2
In list 2-12 months																	
Note in the least 12 months Note of 12 months No	In last 30 days	1,758	1.5	386	3.9	838	1.0	71	3.0	448	1.8	14		1,286	1.2	909	1.1
Never used 110,431 97,7 8,086 81,9 75,650 83,4 2,189 82,0 23,475 92,5 1,061 57,3 99,209 93,2 77,837 93,48	In last 2-12 months	· ·												1	1.9	•	1.9
Payday Londring Payday Lon		'														•	2.1
PythylyLending In last 30 days		1		1										1		•	
In last 30 days 814 0.7 45 0.5 463 0.6 17 0.7 285 1.1 4 0.2 748 0.7 748 0.0 748 0.0 1.0 1.17 1.2 729 0.9 2.5 1.1 3.7 1.5 6 0.3 1.10 1.1 0. 754 0.0 Not in the last 12 months 3.559 3.0 8.65 5.7 1.974 2.4 1.2 3.52 8.81 3.5 1.7 0.9 2.864 2.7 2.097 2.5 2.8 0.0 1.0 0.0	Unknown	2,901	2.4	565	5.7	1,208	1.5	17	0.7	394	1.6	716	38.7	1,615	1.5	1,225	1.5
In last 21-21 months Not in the last 12 months Not is defined in the last																	
Not the last 12 months New rused New Free Comments Not the last 12 months Not used the past 12 months Not used the		I					0.6					4			0.7		0.6
New rused Unknown 3,014 2.5 5.94 6.6 76,590 94.6 2,190 92.1 23,338 92.0 1,099 59.4 100,111 94.0 78,808 94.6 Unknown 3,014 2.5 5.94 6.0 1,168 1.4 24 1.0 502 2.0 725 39.2 1,884 1.6 1,192 1.4 1.4 1.4 1.4 1.4 1.4 1.5 1.4 1.5 1.4 1.4 1.4 1.4 1.4 1.4 1.5 1.4 1.5 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4		'										6		1			0.9
Unknown 3,014 2,5 594 6,0 1,168 1,4 24 1,0 502 2,0 725 39,2 1,684 1,6 1,192 1,44 Pawn Shops In last 30 days 911 0,8 267 2,7 357 0,4 30 1,3 256 1,0 2 0,1 612 0,6 386 0,5 16 10 182 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4		'				•								1		•	2.5
Pawn Shops In last 30 days In last 212 months School 22 774 7.8 943 1.2 137 5.8 736 2.9 19 1.0 1.612 0.6 386 0.5 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0				1								•		1			
In last 30 days	Unknown	3,014	2.5	594	6.0	1,168	1.4	24	1.0	502	2.0	725	39.2	1,684	1.6	1,192	1.4
In last 2-12 months	•																
Not in the last 12 months	-	I															
Never used 108,283 89,9 7,197 72,9 75,682 93.5 1,982 83.3 22,362 88.1 1,060 57.3 98,220 92.2 77,690 93.2 Unknown 3,166 2.6 645 6.5 1,291 1.6 28 1.2 474 1.9 728 39.3 1,779 1.7 1,319 1.6 Rent-to-Own* In the past 12 months 1,814 1.5 502 5.1 712 0.9 119 5.0 466 1.8 14 0.7 1,179 1.1 832 1.0 Not used in the last 12 months 3,821 3.2 664 6.7 1,862 2.3 177 7.4 1,090 4.3 27 1.5 2,966 2.8 2,046 2.5 Never used 111,551 92.6 8,055 81.6 77,045 95.2 2,056 86.4 23,323 91.9 1,072 57.9 100,547 94.4 79,122 94.9 Unknown 3,222 2.7 653 6.6 1,304 1.6 27 1.1 499 2.0 738 39.9 1,816 1.7 1,331 1.6 Refund Anticipation Loans* In the past 12 months 1,449 1.2 335 3.4 598 0.7 66 2.8 444 1.7 7 0.4 1,046 1.0 666 0.8 Not used in the last 12 months 3,020 2.5 529 5.4 1,515 1.9 156 6.6 796 3.1 2.4 1.3 2,311 2.2 1,675 2.0 Never used 112,614 93.5 8,363 84.7 77,438 95.7 2,134 89.7 23,669 93.1 1,053 56.9 101,252 95.1 79,594 95.5 Unknown 3,324 2.8 648 6.6 1,373 1.7 2.4 1.0 513 2.0 767 41.4 1,899 1.8 1,396 1.7 Memo Items Has ever used transaction products		1												1			
Unknown 3,166 2.6 645 6.5 1,291 1.6 28 1.2 474 1.9 728 39.3 1,779 1.7 1,319 1.6 Rent-to-Own* In the past 12 months 1,814 1.5 502 5.1 712 0.9 119 5.0 466 1.8 14 0.7 1,179 1.1 832 1.0 Not used in the last 12 months 3,821 3.2 664 6.7 1,862 2.3 177 7.4 1,090 4.3 27 1.5 2,966 2.8 2,046 2		,								•						•	
In the past 12 months		1						•				•		1		•	93.2 1.6
In the past 12 months		1	<i>*</i>			.,							201			,513	
Not used in the last 12 months 3,821 3.2 664 6.7 1,862 2.3 177 7.4 1,090 4.3 27 1.5 2,966 2.8 2,046 2.5 Never used 111,551 92.6 8,055 81.6 77,045 95.2 2,056 86.4 23,323 91.9 1,072 57.9 100,547 94.4 79,122 94.9 1,000																	
Never used 111,551 92.6 8,055 81.6 77,045 95.2 2,056 86.4 23,323 91.9 1,072 57.9 100,547 94.4 79,122 94.9 1,000 738 39.9 1,816 1.7 1,331 1.6 Refund Anticipation Loans	•																
Unknown 3,222 2.7 653 6.6 1,304 1.6 27 1.1 499 2.0 738 39.9 1,816 1.7 1,331 1.6 Refund Anticipation Loans ^a In the past 12 months 1,449 1.2 335 3.4 598 0.7 66 2.8 444 1.7 7 0.4 1,046 1.0 666 0.8 Not used in the last 12 months 3,020 2.5 529 5.4 1,515 1.9 156 6.6 796 3.1 24 1.3 2,311 2.2 1,675 2.0 Never used 112,614 93.5 8,363 84.7 77,438 95.7 2,134 89.7 23,626 93.1 1,053 56.9 101,252 95.1 79,594 95.5 Unknown 3,324 2.8 648 6.6 1,373 1.7 24 1.0 513 2.0 767 41.4 1,899 1.8 1,396 1.7 <td< td=""><td></td><td>· · · · · ·</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>,</td><td></td><td></td><td></td><td>1</td><td></td><td></td><td></td></td<>		· · · · · ·								,				1			
Refund Anticipation Loans ^a In the past 12 months 1,449 1.2 335 3.4 598 0.7 66 2.8 444 1.7 7 0.4 1,046 1.0 666 0.8 Not used in the last 12 months 3,020 2.5 529 5.4 1,515 1.9 156 6.6 796 3.1 24 1.3 2,311 2.2 1,675 2.0 Never used 112,614 93.5 1,12,614 93.6 1,12,614 93.				1								•		1			
In the past 12 months	Unknown	3,222	2.7	653	6.6	1,304	1.6	27	1.1	499	2.0	738	39.9	1,816	1.7	1,331	1.6
Not used in the last 12 months 3,020 2.5 529 5.4 1,515 1.9 156 6.6 796 3.1 24 1.3 2,311 2.2 1,675 2.0 Never used 112,614 93.5 8,363 84.7 77,438 95.7 2,134 89.7 23,626 93.1 1,053 56.9 101,252 95.1 79,594 95.5 Unknown 3,324 2.8 648 6.6 1,373 1.7 24 1.0 513 2.0 767 41.4 1,899 1.8 1,396 1.7 Memo Items Has ever used transaction products 47,109 39.1 6,968 70.6 27,433 33.9 1,464 61.5 10,881 42.9 363 19.6 38,391 36.0 28,911 34.7																	
Never used 112,614 93.5 8,363 84.7 77,438 95.7 2,134 89.7 23,626 93.1 1,053 56.9 101,252 95.1 79,594 95.5 Unknown 3,324 2.8 648 6.6 1,373 1.7 24 1.0 513 2.0 767 41.4 1,899 1.8 1,396 1.7 Memo Items Has ever used transaction products 47,109 39.1 6,968 70.6 27,433 33.9 1,464 61.5 10,881 42.9 363 19.6 38,391 36.0 28,911 34.7	•	· · · · · ·										•		1			0.8
Unknown 3,324 2.8 648 6.6 1,373 1.7 24 1.0 513 2.0 767 41.4 1,899 1.8 1,396 1.7 Memo Items Has ever used transaction products 47,109 39.1 6,968 70.6 27,433 33.9 1,464 61.5 10,881 42.9 363 19.6 38,391 36.0 28,911 34.7		· · · · · ·												1		•	
Memo Items Has ever used transaction products 47,109 39.1 6,968 70.6 27,433 33.9 1,464 61.5 10,881 42.9 363 19.6 38,391 36.0 28,911 34.7		1 '		1								,		,			
Has ever used transaction products 47,109 39.1 6,968 70.6 27,433 33.9 1,464 61.5 10,881 42.9 363 19.6 38,391 36.0 28,911 34.7	OHMIOWII	3,324	2.0	040	0.0	1,373	1.1	24	1.0	513	2.0	101	41.4	1,099	1.0	1,390	1.7
			<u> </u>						<u> </u>	40.00		• • •		22.55		20.5	. . –
17.00	•			1										1			

Notes

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

^aHouseholds were not asked whether they used these AFS products in the last 30 days.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Differences within groups may or may not be statistically significant.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Technical Notes